



Order Filed on December 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Harwinder K. Mula

Case No.: 18-33393-CMG

Chapter: 13

Judge: Christine M. Gravelle

**ORDER REGARDING CREDIT COUNSELING AND
CERTIFICATION OF EXIGENT CIRCUMSTANCES**

The relief set forth on the following page is hereby **ORDERED**.

DATED: December 6, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

This matter having been presented to the court under 11 U.S.C. § 109(h)(3)(A), and for good cause shown

It is ORDERED that:

- ☐ The debtor's certification is **satisfactory** to the court. The debtor must obtain credit counseling and file a Certificate of Credit Counseling on or before thirty (30) days from the date the debtor's petition was filed or the case will be dismissed without further notice.
- ☐ The debtor's certification is **not satisfactory** to the court because of the circumstances noted below and the case is dismissed.
- [] The alleged exigent circumstances do not merit an extension of time regarding the requirements of 11 U.S.C. § 109(h)(1),
- OR
- [] There was a failure to prove that the debtor requested credit counseling services from an approved, nonprofit budget and credit counseling agency, but was unable to obtain the services during the five (5) day period beginning on the date on which the debtor made that request.
- ☒ A hearing is scheduled on 1/2/19 at 12:00 o'clock to determine whether the certification is satisfactory to the court under 11 U.S.C. § 109(h)(3)(A)(iii) and merits an extension of time for the filing of a Certificate of Credit Counseling. The hearing shall be held at:

Location: USBC
402 East State Street
Trenton NJ 08608

Courtroom: 3

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United States Bankruptcy Court
District of New Jersey

In re:
Harwinder K. Mula
Debtor

Case No. 18-33393-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Harwinder K. Mula, 44 Mendrey Court, Lawrenceville, NJ 08648-2661

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3